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ABSTRACT OF THE DISCLOSURE

To provide integrated electronic presentment of bills and payment, bill information representing a plurality of bills of a plurality of electronic billers for a plurality of subscriber payors, is transmitted from a service provider via a communications network. A first payment instruction from the first subscriber payor, to pay a first electronic bill of a first electronic biller based on the transmitted bill information, is received at the service provider via the communications network. A second payment instruction from another payor, which may or may not be a subscriber, to pay another payee, which may or may not be an electronic biller or a biller at al, based on other than the transmitted bill information, is also received at the service provider via the communications network. Payment of the first bill to the first electronic biller is initiated, at the service provider, based on the received first payment instruction. Payment to the other payee is also initiated, at the service provider, based on the received second payment instruction.